

**Information to identify the case:**

|   |                                  |                                |             |
|---|----------------------------------|--------------------------------|-------------|
| Debtor 1  | <u>Sean Terrance McCormick</u>   | Social Security number or ITIN | xxx-xx-2209 |
|   | First Name Middle Name Last Name | EIN                            | --          |
| Debtor 2  | <u>Paula Anne McCormick</u>      | Social Security number or ITIN | xxx-xx-2643 |
| (Spouse, if filing)                                   | First Name Middle Name Last Name | EIN                            | --          |
| United States Bankruptcy Court District of New Jersey |                                  |                                |             |
| Case number:  | 18-22949-JNP                     |                                |             |

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Sean Terrance McCormick

Paula Anne McCormick

9/19/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Sean Terrance McCormick  
Paula Anne McCormick  
Debtors

Case No. 18-22949-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

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Date Rcvd: Sep 19, 2023

Form ID: 3180W

Total Noticed: 57

The following symbols are used throughout this certificate:

| Symbol | Definition  |
|--------|---|
| +      | Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.  |
| ^      | Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.  |
| +++    | Addresses marked '+++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(e).   |
| ##     | Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable. |

### Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 21, 2023:

| Recip ID  | Recipient Name and Address  |
|-----------|---|
| db/jdb    | Sean Terrance McCormick, Paula Anne McCormick, 849 Buckwood Lane, Vineland, NJ 08361-6592   |
| 517615558 | AXA Equitable Life Insurance, Attn Bankruptcy Dept, PO Box 1047, Charlotte, NC 28201-1047   |
| 517615550 | +++ Absolute Resolutions Investments LLC, c/o Absolute Resolutions Corporation, 8000 Norman Center Drive, Suite 350, Bloomington, MN 55437-1118 |
| 517730953 | Absolute Resolutions Investments, LLC, c/o Five Lakes Agency, Inc., P.O. Box 80730, Rochester, MI 48308-0730                                    |
| 517615553 | + Allied Interstate, 7525 West Campus Rd, New Albany, OH 43054-1121   |
| 517615567 | Encore Receivable Management Inc, 400 N Rogers Rd, PO Box 3330, Olathe, KS 66063-3330   |
| 517615579 | Staples Card Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432   |
| 517615580 | State Of New Jersey, Division Of Taxation, Bankruptcy Section, PO Box 245, Trenton, NJ 08695-0245   |
| 517793488 | State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245   |
| 517659343 | + TD Bank, N.A, c/o Schiller, Knapp, Lefkowitz, & Hertz, Payment Processing, PO Box 16029, Lewiston, ME 04243-9507                              |
| 517663746 | + TD Bank, N.A., Richard J. Tracy, III, Esq., 30 Montgomery Street, Suite 1205, Jersey City, NJ 07302-3835                                      |
| 517615581 | Target TD Bank, PO Box 9547, Portland, ME 04112-9547  |
| 517615583 | + Upomise Card Barclay Bank, 1007 N Orange Street, Wilmington, DE 19801-1239  |

TOTAL: 13

### Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

| Recip ID  | Notice Type: Email Address                 | Date/Time            | Recipient Name and Address   |
|-----------|--|----------------------|--|
| smg       | Email/Text: usanj.njbankr@usdoj.gov        | Sep 19 2023 21:32:00 | U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534  |
| smg       | + Email/Text: ustpreion03.ne.ecf@usdoj.gov | Sep 19 2023 21:32:00 | United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235 |
| 517615552 | Email/Text: bncnotifications@phea.org      | Sep 19 2023 21:32:00 | AES Loan Servicing, PO Box 2461, Harrisburg, PA 17105-2461   |
| 517615556 | + Email/Text: legal@arsnational.com        | Sep 19 2023 21:32:00 | ARS National Services, Attn Bankruptcy, 201 W Grand Avenue, Escondido, CA 92025-2603   |
| 517615551 | Email/Text: customercare@adminrecovery.com | Sep 19 2023 21:33:00 | Admin Recovery LLC, 45 Earhart Dr Ste 102, Buffalo, NY 14221-7809  |
| 517615554 | EDI: RMSC.COM                              | Sep 20 2023 01:12:00 | Amazon Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060  |
| 517615555 | Email/PDF: bncnotices@becket-lee.com       | Sep 19 2023 21:51:56 | American Express, PO Box 981535, El Paso, TX 79998-1535  |
| 517735419 | Email/PDF: bncnotices@becket-lee.com       | Sep 19 2023 21:51:26 | American Express National Bank, c/o Becket and   |

District/off: 0312-1

User: admin

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|           |   |                      | Lee LLP, PO Box 3001, Malvern PA 19355-0701  |
| 517615557 | Email/Text: bankruptcydpt@mcmcg.com                   | Sep 19 2023 21:32:00 | Atlantic Credit & Finance Inc, 3353 Orange Ave NE, PO Box 13386, Roanoke, VA 24033-3386                    |
| 517691800 | + EDI: BANKAMER2.COM                                  | Sep 20 2023 01:12:00 | Bank of America, N.A., P O Box 982284, El Paso, TX 79998-2284  |
| 517615559 | EDI: BANKAMER.COM                                     | Sep 20 2023 01:12:00 | Bank of America, N.A., Bankruptcy Department, NC4-105-02-99, PO Box 26012, Greensboro, NC 27420-6012       |
| 517615560 | ^ MEBN  | Sep 19 2023 21:32:31 | Best Buy Company, Inc., 7601 Penn Ave South, Richfield, MN 55423-3683                                      |
| 517615561 | EDI: CAPITALONE.COM                                   | Sep 20 2023 01:12:00 | Capital One, PO Box 71083, Charlotte, NC 28272-1083  |
| 517671433 | EDI: CAPITALONE.COM                                   | Sep 20 2023 01:12:00 | Capital One Bank (USA), N.A., PO Box 71083, Charlotte, NC 28272-1083                                       |
| 517615562 | + Email/Text: ngisupport@radiusgs.com                 | Sep 19 2023 21:31:00 | Central Credit Services LLC, Bankruptcy/Legal Dept, 500 N Franklin Turnpike Ste 200, Ramsey, NJ 07446-1178 |
| 517615563 | EDI: CITICORP.COM                                     | Sep 20 2023 01:12:00 | Citibank, N.A., 701 East 60th Street North, Sioux Falls, SD 57104-0432                                     |
| 517615564 | EDI: RMSC.COM   | Sep 20 2023 01:12:00 | Dicks Sporting Goods Synchrony Bank, Attn: Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060    |
| 517615565 | EDI: DISCOVER.COM                                     | Sep 20 2023 01:12:00 | Discover Bank, DB Servicing Corporation, PO Box 3025, New Albany, OH 43054-3025                            |
| 517629194 | EDI: DISCOVER.COM                                     | Sep 20 2023 01:12:00 | Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025                               |
| 517615566 | + Email/Text: egssupportservices@alorica.com          | Sep 19 2023 21:32:00 | EGS Financial Care Inc, 4740 Baxter Road, Virginia Beach, VA 23462-4402                                    |
| 517615568 | ^ MEBN  | Sep 19 2023 21:32:47 | Hayt Hayt & Landau LLC, Meridian Center 1, Two Industrial Way West, PO Box 500, Eatontown, NJ 07724-0500   |
| 517615569 | + Email/Text: Hcabankruptcy-courtntices@hcamerica.com | Sep 19 2023 21:33:00 | Hyundai Capital America DBA, Kia Motors Finance, PO Box 20825, Fountain Valley, CA 92728-0825              |
| 517655746 | + Email/Text: Hcabankruptcy-courtntices@hcamerica.com | Sep 19 2023 21:33:00 | Hyundai Lease Titling Trust, PO Box 20825, Fountain Valley, CA 92728-0825                                  |
| 517615570 | EDI: IRS.COM  | Sep 20 2023 01:12:00 | Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346   |
| 517615571 | EDI: RMSC.COM   | Sep 20 2023 01:12:00 | JC Penney Synchrony Bank, Bankruptcy Department, PO Box 965060, Orlando, FL 32896-5060                     |
| 517615572 | EDI: RMSC.COM   | Sep 20 2023 01:12:00 | LensCrafters Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061                   |
| 517615573 | EDI: RMSC.COM   | Sep 20 2023 01:12:00 | Lowes SYNCB, Bankruptcy Dept, PO Box 960061, Orlando, FL 32896-0661  |
| 517615574 | + Email/Text: NCI_bankonotify@ncirm.com               | Sep 19 2023 21:31:00 | Nationwide Credit Inc, PO Box 14581, Des Moines, IA 50306-3581   |
| 517615575 | ^ MEBN  | Sep 19 2023 21:30:43 | Northstar Location Serv, 4285 Genesee St, Cheektowaga, NY 14225-1943                                       |
| 517615576 | EDI: PRA.COM  | Sep 20 2023 01:12:00 | Portfolio Recovery, Attn Bankruptcy, 140 Corporate Blvd, Norfolk, VA 23541                                 |
| 517719037 | EDI: PRA.COM  | Sep 20 2023 01:12:00 | Portfolio Recovery Associates, LLC, c/o Best Buy Visa, POB 41067, Norfolk VA 23541                         |

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| 517727981 | EDI: PRA.COM                                  | Sep 20 2023 01:12:00 | Portfolio Recovery Associates, LLC, c/o Dicks Sporting Goods, POB 41067, Norfolk VA 23541          |
| 517719042 | EDI: PRA.COM                                  | Sep 20 2023 01:12:00 | Portfolio Recovery Associates, LLC, c/o Staples Consumer, POB 41067, Norfolk VA 23541              |
| 517733104 | EDI: PRA.COM                                  | Sep 20 2023 01:12:00 | Portfolio Recovery Associates, LLC, c/o Upromise, POB 41067, Norfolk VA 23541                      |
| 517727982 | EDI: PRA.COM                                  | Sep 20 2023 01:12:00 | Portfolio Recovery Associates, LLC, c/o Victorias Secret, POB 41067, Norfolk VA 23541              |
| 517615577 | + Email/Text: bankruptcyteam@quickenloans.com | Sep 19 2023 21:33:00 | Quicken Loans Inc, 635 Woodward Avenue, Detroit, MI 48226-3408                                     |
| 517615578 | EDI: RMSC.COM                                 | Sep 20 2023 01:12:00 | Rewards of Sports Card Synchrony Bank, Attn Bankruptcy Dept, PO Box 965061, Orlando, FL 32896-5061 |
| 517719035 | + EDI: RMSC.COM                               | Sep 20 2023 01:12:00 | Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk VA 23541-1021           |
| 517617967 | + EDI: RMSC.COM                               | Sep 20 2023 01:12:00 | Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021       |
| 517615582 | EDI: TDBANKNORTH.COM                          | Sep 20 2023 01:12:00 | TD Bank, Attn Bankruptcy Dept, PO Box 9547, Portland, ME 04112-9547                                |
| 517697530 | EDI: USBANKARS.COM                            | Sep 20 2023 01:12:00 | U.S. Bank National Association, Bankruptcy Department, PO Box 5229, Cincinnati, Ohio 45201-5229    |
| 517615584 | EDI: USBANKARS.COM                            | Sep 20 2023 01:12:00 | US Bank, Bankruptcy/Legal Dept, 800 Nicollet Mall, BC-MN-H02T, Minneapolis, MN 55402               |
| 517721586 | + EDI: AIS.COM                                | Sep 20 2023 01:12:00 | Verizon, by American InfoSource as agent, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901        |
| 517615585 | + EDI: WFNNB.COM                              | Sep 20 2023 01:12:00 | Victorias Secret Comenity Bank, PO Box 182125, Columbus, OH 43218-2125                             |

TOTAL: 44

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

| Recip ID  | Bypass Reason | Name and Address  |
|-----------|---------------|---|
| 517663573 | *+            | Quicken Loans Inc., 635 Woodward Avenue, Detroit, MI 48226-3408               |
| r         | ##+           | Jan Elwell, Maturo Realty Group, 1080 E. Landis Ave., Vineland, NJ 08360-4042 |

TOTAL: 0 Undeliverable, 1 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 21, 2023

Signature: /s/Gustava Winters

District/off: 0312-1

User: admin

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 19, 2023 at the address(es) listed below:

| Name                   | Email Address   |
|------------------------|---|
| Brian C. Nicholas      | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. bnicholas@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Denise E. Carlon       | on behalf of Creditor Quicken Loans Inc. dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com  |
| Denise E. Carlon       | on behalf of Creditor Rocket Mortgage LLC f/k/a Quicken Loans, LLC f/k/a Quicken Loans Inc. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  |
| Isabel C. Balboa       | ecfmail@standingtrustee.com summarymail@standingtrustee.com   |
| Isabel C. Balboa       | on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com   |
| Phillip Andrew Raymond | on behalf of Creditor U.S. Bank National Association phillip.raymond@mccalla.com mccallaecf@ecf.courtdrive.com  |
| Thomas G. Egner        | on behalf of Joint Debtor Paula Anne McCormick tegner@mcdowelllegal.com<br>tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis<br>on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com |
| Thomas G. Egner        | on behalf of Debtor Sean Terrance McCormick tegner@mcdowelllegal.com<br>tcuccuini@mcdowelllegal.com;Lwood@mcdowelllegal.com;kgresh@mcdowelllegal.com;kbrocious@mcdowelllegal.com;djamis<br>on@mcdowelllegal.com;cgetz@mcdowelllegal.com;egnertr62202@notify.bestcase.com    |
| U.S. Trustee           | USTPRegion03.NE.ECF@usdoj.gov   |

TOTAL: 9